



Go Where Your
Business Grows



An Omni-Commerce Solution

Keeping up with consumer demands and evolving your business to meet them can be challenging. Accepting payments wherever your customers are doesn't need to be.¹

Now you can process payments from your customers quickly and securely, whether in-person, online or on the go. And we can help you manage it all in one place, easily and securely online – without a major investment of money or effort.

Converge is a complete, hosted payment solution that allows you to process transactions in all payment environments, including in-store, back office mail/telephone order (MO/TO), mobile² and e-commerce.

Accept a full range of payment types – from credit and debit cards, to gift cards and mobile wallets, including Apple Pay[®]. Easily handle recurring and installment payments. Reduce your risk and compliance headaches by protecting card data throughout the payment process.

DESIGNED FOR TODAY'S BUSINESS

- Processes a full array of payment types in online, in-person and mobile environments
- Supports retail environments as well as restaurant and service industries needing tip functionality
- Supports businesses of any size whether accepting payments in one environment or many

Complete Hosted Payment Platform to Support All of Your Transactions

E-COMMERCE TO MEET YOUR NEEDS

- Offers flexible e-commerce options whether you need a simple hosted payment page or a completely customized experience through an API integration
- Integrates “Buy Button” functionality easily and affordably with a supported shopping cart to securely process e-commerce transactions
- Allows you to establish business rules for transactions that fall outside your normal business patterns – flagging transactions by type, value or other criteria

SECURITY FOCUSED

- Minimizes stored data liability and reduces your compliance efforts
- Accepts EMV chip card payments, including signature and PIN transactions³
- Helps protect your customers’ data throughout the payment process by utilizing the latest encryption technologies
- Allows you to securely store customer data and process payments using the available secure tokenization service
- Allows you to limit access by IP address to help keep out unauthorized users

VERSATILE & FLEXIBLE

- Accommodates up to 5,000 users and merchant numbers to easily scale up as your business needs grow and evolve
- Eliminates the need for software upgrades with the latest features made available to you automatically as part of the hosted service
- Supports a variety of peripherals, including PIN pads, check imagers and receipt printers as well as mobile card readers
- Makes it easier for your international customers to do business with available currency conversion solutions

EFFICIENT & COST-EFFECTIVE

- Processes transactions quickly when using a high-speed Internet connection
- Accessible from a web-browser using a secure login; no hardware specifications or separate network infrastructure needed
- Enables you to process authorizations at the time of sale, but submit for settlement later without re-keying the transaction data – ideal for MO/TO or delayed delivery environments

Omni-Commerce Payment Processing



³ Requires an EMV-enabled device.